

State: Arkansas **Filing Company:** Nationwide Life Insurance Company
TOI/Sub-TOI: L06G Group Life - Variable/L06G.002 Single Life - Flexible Premium
Product Name: VLO-0810-AO, Experience Rated Endorsement, et al.
Project Name/Number: VLO-0810-AO, Experience Rated Endorsement, et al./VLO-0810-AO, Experience Rated Endorsement, et al.

Filing at a Glance

Company: Nationwide Life Insurance Company
Product Name: VLO-0810-AO, Experience Rated Endorsement, et al.
State: Arkansas
TOI: L06G Group Life - Variable
Sub-TOI: L06G.002 Single Life - Flexible Premium
Filing Type: Form
Date Submitted: 08/31/2012
SERFF Tr Num: NWPA-128593901
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: VLO-0810-AO; VLO-0782-AO(ER); COLI-4033, EXPERIENCE RATED ENDS, ET AL.

Implementation: 01/01/2013
Date Requested:
Author(s): Amy Burchette, Sandra Davies, Dan Gallion, Cindy Malloy, Clara Pollard, Carrie Ruhlen, Georgia Sollars, Darcy L. Spangler, Drema Wallace, Leslie Hernandez, Darcy Spangler

Reviewer(s): Linda Bird (primary)
Disposition Date: 09/10/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Nationwide Life Insurance Company
TOI/Sub-TOI: L06G Group Life - Variable/L06G.002 Single Life - Flexible Premium
Product Name: VLO-0810-AO, Experience Rated Endorsement, et al.
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General Information

Project Name: VLO-0810-AO, Experience Rated Endorsement, Status of Filing in Domicile: Pending et al.

Project Number: VLO-0810-AO, Experience Rated Endorsement, et al.

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Employer

Overall Rate Impact:

Filing Status Changed: 09/10/2012

State Status Changed: 09/10/2012

Deemer Date:

Created By: Carrie Ruhlen

Submitted By: Carrie Ruhlen

Corresponding Filing Tracking Number: VLO-0810-AO; VLO-0782-AO(ER); COLI-4033, EXPERIENCE RATED ENDS, ET AL.

Filing Description:

August 31, 2012

RE: VLO-0810-AO, Experience Rated Endorsement to Group Flexible Premium Adjustable Variable Universal Life Insurance Policy

VLO-0782-AO(ER), Group Private Placement Policy Data Page

COLI-4033, Variable Life Fund Supplement

NAIC: 66869

Enclosed for filing, subject to your approval, are forms VLO-0810-AO, Experience Rated Endorsement to Group Flexible Premium Adjustable Variable Universal Life Insurance Policy, VLO-0782-AO(ER), Group Private Placement Policy Data Page and COLI-4033, Variable Life Fund Supplement. These are new forms and do not replace any existing forms previously approved for use in your Department.

Form VLO-0810-AO, Experience Rated Endorsement, will be used in conjunction with VLO-0782-AO, Group Flexible Premium Adjustable Variable Universal Life Insurance Policy, which was approved on 01-08-2008, SERFF tracking # NWPA-125407405, State Tracking #37754. This Endorsement modifies the Policy to facilitate retrospective experience rating of mortality. The overall Policy and Certificate costs are impacted by the actual mortality experience of all Insureds under a Policy. The operation of an Experience Rated Policy is altered so that the Policy Owner shares, in part, the Policy's mortality experience of Insureds under the Certificates. In Experience Rated Policies, the aggregate cost for the Certificates under the Policy is impacted by the actual mortality claims experience of the Certificates under the Policy. In comparison to a typical life insurance policy that is not Experience Rated, the overall cost of this Policy will be less if mortality experience of the insured group is more favorable than assumed in the initial pricing. Conversely, the cost of this Policy will be more if mortality experience of the insured group is less favorable than assumed in the initial pricing.

This endorsement creates a Contingency Reserve. The Contingency Reserve is established at the Policy level. In general, the Contingency Reserve is funded by a portion of the monthly cost of insurance that is assessed under each Certificate under the Policy. At no time will any Cost of Insurance Charge exceed the "Guaranteed Maximum Monthly Cost of Insurance Rates per \$1,000 of Net Amount at Risk" previously filed and approved under VLO-0781-M2, Group Flexible Premium Adjustable Variable Universal Life Insurance Certificate.

State: Arkansas **Filing Company:** Nationwide Life Insurance Company
TOI/Sub-TOI: L06G Group Life - Variable/L06G.002 Single Life - Flexible Premium
Product Name: VLO-0810-AO, Experience Rated Endorsement, et al.
Project Name/Number: VLO-0810-AO, Experience Rated Endorsement, et al./VLO-0810-AO, Experience Rated Endorsement, et al.

A portion of each Certificate's monthly cost of insurance charge, less any Retention Charge, may be credited to the Policy's Contingency Reserve. A portion of the Contingency Reserve may be refunded to the Cash Value of the remaining Certificates under the Policy at least as frequently as each Policy Year. This refund, if any, is equal to the amount that the current Contingency Reserve exceeds the Maximum Contingency Reserve on each Policy Anniversary. The value of the Contingency Reserve will also fluctuate based on the investment experience of the elected Contingency Reserve Allocation Options, actual mortality experience, and upon payment of the Death Benefit Proceeds of any Certificate under the Policy. Amounts in the Contingency Reserve are not eligible for loans, partial Surrenders or full Surrenders under the individual Certificates under the Policy. However, the Contingency Reserve, if any, is payable to the Policy Owner as part of the surrender Proceeds upon surrender of all Certificates under a Policy.

The Policy will also contain a Credibility Factor, which determines the portion of the Net Amount at Risk of each Certificate under the Policy that will be subject to the Experience Rated mechanism. The Credibility Factor may range from 0% to 100% and is determined at the time the Policy is issued. The Credibility Factor will decrease over time, eventually to zero. The two criteria that will be used for the "dial down" of the credibility factor are average attained age of the (remaining) insureds under the policy and the number of (in force remaining) certificates.

New charges arising from VLO-0810-AO, Experience Rated Endorsement, are a Retention Charge and a Policy Variable Sub-Account Asset Charge. The Policy Data Page contains specific information regarding the maximum charge for both.

Form VLO-0810-AO has been written in a readable fashion and has attained a Flesch score of 50.0. Forms COLI-4033 and VLO-0782-AO(ER) are exempt from Flesch scoring.

These forms are being filed concurrently in our state of domicile. Thank you for your prompt attention to this filing. If you have any questions, please feel free to call me at the number below.

Enclosures:

1. Readability Certification
2. VLO-0810-AO, Experience Rated Endorsement to Group Flexible Premium Adjustable Variable Universal Life Insurance Policy
3. VLO-0782-AO(ER), Group Private Placement Policy Data Page
4. COLI-4033, Variable Life Fund Supplement
5. Statement of Variability

Company and Contact

Filing Contact Information

Carrie Ruhlen, Compliance Specialist	ruhlenc@nationwide.com
One Nationwide Plaza	614-249-8042 [Phone]
1-33-102	614-249-1199 [FAX]
Columbus, OH 43215	

SERFF Tracking #: NWPA-128593901 **State Tracking #:**

Company Tracking #: VLO-0810-AO; VLO-0782-AO(ER); COLI-4033,...

State: Arkansas **Filing Company:** Nationwide Life Insurance Company
TOI/Sub-TOI: L06G Group Life - Variable/L06G.002 Single Life - Flexible Premium
Product Name: VLO-0810-AO, Experience Rated Endorsement, et al.
Project Name/Number: VLO-0810-AO, Experience Rated Endorsement, et al./VLO-0810-AO, Experience Rated Endorsement, et al.

Filing Company Information

Nationwide Life Insurance Company	CoCode: 66869	State of Domicile: Ohio
One Nationwide Plaza	Group Code: 140	Company Type:
1-10-03	Group Name:	State ID Number:
Columbus, OH 43215	FEIN Number: 31-4156830	
(800) 882-2822 ext. [Phone]		

Filing Fees

Fee Required? Yes
Fee Amount: \$150.00
Retaliatory? Yes
Fee Explanation: \$50.00 per form
Per Company: No

Company	Amount	Date Processed	Transaction #
Nationwide Life Insurance Company	\$150.00	08/31/2012	62183754

SERFF Tracking #:	NWPA-128593901	State Tracking #:		Company Tracking #:	VLO-0810-AO; VLO-0782-AO(ER); COLI-4033,...
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State:	Arkansas	Filing Company:	Nationwide Life Insurance Company
TOI/Sub-TOI:	L06G Group Life - Variable/L06G.002 Single Life - Flexible Premium		
Product Name:	VLO-0810-AO, Experience Rated Endorsement, et al.		
Project Name/Number:	VLO-0810-AO, Experience Rated Endorsement, et al./VLO-0810-AO, Experience Rated Endorsement, et al.		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/10/2012	09/10/2012

State:	Arkansas	Filing Company:	Nationwide Life Insurance Company
TOI/Sub-TOI:	L06G Group Life - Variable/L06G.002 Single Life - Flexible Premium		
Product Name:	VLO-0810-AO, Experience Rated Endorsement, et al.		
Project Name/Number:	VLO-0810-AO, Experience Rated Endorsement, et al./VLO-0810-AO, Experience Rated Endorsement, et al.		

Disposition

Disposition Date: 09/10/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Additional forms used		Yes
Supporting Document	Statement of Variability		Yes
Form	Experience Rated Endorsement to Group Flexible Premium Adjustable Variable Universal Life Insurance Policy		Yes
Form	Group Private Placement Policy Data Page		Yes
Form	Variable Life Fund Supplement		Yes

State:	Arkansas	Filing Company:	Nationwide Life Insurance Company
TOI/Sub-TOI:	L06G Group Life - Variable/L06G.002 Single Life - Flexible Premium		
Product Name:	VLO-0810-AO, Experience Rated Endorsement, et al.		
Project Name/Number:	VLO-0810-AO, Experience Rated Endorsement, et al./VLO-0810-AO, Experience Rated Endorsement, et al.		

Form Schedule

Lead Form Number: VLO-0810-AO							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		VLO-0810-AO	POLA	Experience Rated Endorsement to Group Flexible Premium Adjustable Variable Universal Life Insurance Policy	Initial:	50.000	VLO-0810-AO.pdf
2		VLO-0782-AO(ER)	SCH	Group Private Placement Policy Data Page	Initial:	0.000	VLO-0782-AO(ER) PDP.pdf
3		COLI-4033	AEF	Variable Life Fund Supplement	Initial:	0.000	COLI-4033 JD.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

NATIONWIDE LIFE INSURANCE COMPANY
[One Nationwide Plaza
Columbus, Ohio 43215-2220]

Experience Rated Endorsement to
Group Flexible Premium Adjustable Variable Universal Life Insurance Policy

General Information Regarding this Endorsement

This Experience Rated Endorsement ("Endorsement") revises the terms and conditions of the Policy to which it is attached. To the extent the terms of the Certificates under the Policy and this Endorsement are inconsistent, the terms of this Endorsement shall control. Non-defined terms shall have the meaning given to them in the Certificates under the Policy.

This Endorsement modifies the Policy to facilitate retrospective experience rating of mortality. The operation of an Experience Rated Policy is altered so that the Policy Owner shares, in part, the Policy's mortality experience of Insureds under the Certificates. In Experience Rated Policies, the aggregate cost for the Certificates under the Policy is impacted by the actual mortality claims experience of the Certificates under the Policy. In comparison to a typical life insurance policy that is not Experience Rated, the overall cost of this Policy will be less if mortality experience of the insured group is more favorable than assumed in the initial pricing. Conversely, the cost of this Policy will be more if mortality experience of the insured group is less favorable than assumed in the initial pricing.

A key element of an Experience Rated Policy is a Contingency Reserve established at the Policy level. In general, the Contingency Reserve is funded by a portion of the monthly cost of insurance that is assessed under each Certificate under the Policy. On each monthly Certificate Anniversary, a Monthly Cost of Insurance per \$1,000 of Net Amount at Risk charge is deducted from each in force Certificate. A portion of each Certificate's monthly cost of insurance charge, less any Retention Charge, may be credited to the Policy's Contingency Reserve.

The amount in the Contingency Reserve is impacted by a monthly Policy Variable Sub-Account Asset Charge, investment experience of the elected Contingency Reserve Allocation Options, actual mortality experience and any Contingency Reserve Refund to the Certificates' Cash Value.

Defined Terms used in this Endorsement

The following definitions apply to coverage under this Endorsement:

Contingency Reserve – The Contingency Reserve is comprised of the Experience Rated Cost of Insurance Credit less any Retention Charge. The amount in the Contingency Reserve is reflected in dollars. The Contingency Reserve value on the Policy Date is zero. The Contingency Reserve is exclusive to the Policy. The Policy Owner may choose to allocate the Contingency Reserve to any of the Contingency Reserve Allocation Options within the Separate Account. A monthly Policy Variable Sub-Account Asset Charge may be assessed on any amounts allocated to the applicable Contingency Reserve Sub-Accounts. If assessed, the Policy Variable Sub-Account Asset Charge will be deducted monthly and will not exceed the Guaranteed Maximum Policy Variable Sub-Account Asset Charge stated on the Policy Data Page.

The value of the Contingency Reserve will also fluctuate based on the investment experience of the elected Contingency Reserve Allocation Options, actual mortality experience, upon the occurrence of a Contingency Reserve Refund, and upon payment of the Death Benefit Proceeds of any Certificate under the Policy.

Amounts in the Contingency Reserve are not eligible for loans, partial Surrenders or full Surrenders under the individual Certificates under the Policy. However, the Contingency Reserve, if any, is payable to the Policy Owner as part of the surrender Proceeds upon surrender of all Certificates under a Policy. See "Policy Surrender" under "Operation of an Experience Rated Policy" section.

Contingency Reserve Allocation Options – The Policy Owner may elect at issue to allocate the entire Contingency Reserve to one of the following options:

1. the Fixed Account;
2. the Sub-Accounts in the same proportion as the aggregate current Certificate Cash Value allocations; or
3. any of the Contingent Reserve Permitted Sub-Accounts stated on the Policy Data Page.

The available Sub-Accounts and the Contingent Reserve Permitted Sub-Accounts are subject to change at our sole discretion.

Contingency Reserve Factor – A factor that is used to determine the Maximum Contingency Reserve. This factor is based on the number of in force Certificates and the average Attained Ages of Insureds under all in force Certificates. The Guaranteed Maximum Contingency Reserve Factor on the Policy Date is stated on the Policy Data Page.

Contingency Reserve Permitted Sub-Accounts – A limited subset of the investment options under the Policy to which you may allocate the Contingency Reserve. The Contingency Reserve Permitted Sub-Accounts available on the Policy Date are identified on the Policy Data Page.

Contingency Reserve Refund – An amount, if any, that is refunded to each Certificate's Cash Value at the end of each Policy Anniversary. We will determine, at least as frequently as each Policy Year, if any refund is available. The refund is equal to the amount that the current Contingency Reserve exceeds the Maximum Contingency Reserve on each Policy Anniversary. The Contingency Reserve Refund, if any, will be transferred to each Certificate's Cash Value at least as frequently as ninety days from each Policy Anniversary.

We reserve the right to delay the transfer of the Contingency Reserve to each in force Certificate's Cash Value for a period permitted by law but no longer than six months.

All amounts transferred to each Certificate's Cash Value are proportional to the amount each Certificate's Cash Value bears to the total Cash Value of all in force Certificates. Any amount refunded to the Certificate's Cash Value is non-forfeitable and is available for loans, partial Surrenders and full Surrender under each Certificate. We may use additional criteria or information in determining the amount of the Contingency Reserve Refund, including but not limited to, an estimate of any death claims not yet reported to us

Credibility Factor – A percentage that determines the portion of the Net Amount at Risk of each Certificate under the Policy that will be subject to the Experience Rated mechanism. The Credibility Factor may range from 0% to 100% and is determined at the time the Policy is issued. The Credibility Factor will change over time. The Guaranteed Minimum Credibility Factor is stated on the Policy Data Page.

Experience Rated – The mechanism by which the actual aggregate cost for the Certificates under the Policy is impacted by the actual claims experience of the Certificates under the Policy. The operation of an Experience Rated Policy is altered so that the Policy Owner shares, in part, the Policy's mortality experience of Insureds under the Certificates. Ultimately, the overall Policy and Certificate costs are impacted by the actual mortality experience of all Insureds under a Policy.

Experience Rated Cost of Insurance (COI) Credit – A portion, if any, of the monthly cost of insurance deducted from the Certificates' Cash Value that is credited to the Policy's Contingency Reserve. The Experience Rated COI Credit is reflected in dollars. The amount of the monthly Experience Rated COI Credit is determined by Net Amount at Risk subject to the Experience Rated mechanism. The Experience Rated COI Credit may be zero.

Maximum Contingency Reserve – The maximum dollar amount that can be held in the Contingency Reserve as calculated on a Policy Year basis. The Maximum Contingency Reserve is determined by multiplying the Contingency Reserve Factor by the 2001 Valuation Basic Table for the Net Amount at Risk for each in force Certificate and then summing this amount for all Certificates under the Policy.

Policy Anniversary – Each anniversary of the Policy Date. For any year in which such date does not exist (February 29th), the last day of the month will be the Policy Anniversary.

Policy Date – The date the Policy takes effect as shown on the Policy Data Page. Policy Years are measured from the Policy Date.

Policy Owner – The person or entity named as Owner in the application, unless changed prior to the termination of all Certificates under the Policy. The Policy Owner must also be the Owner of all Certificates issued under a Policy. The Policy Owner is stated on the Policy Data Page.

Policy Year – Beginning with the Policy Date, each one-year period where at least one Certificate under the Policy remains in force.

Retention Charge – A charge assessed by Nationwide to compensate us for assuming certain risks under the Policy and Certificates, including but not limited to, the risk of loss resulting from catastrophic events. A Retention Charge is deducted from the Experience Rated COI Credit prior to the amount being credited to the

Contingency Reserve. The Retention Charge is a percentage ranging from 0% to 100% and is determined at the time the Policy is issued. The Retention Charge may change over time. The Guaranteed Maximum Retention Charge is stated on the Policy Data Page.

Operation of an Experience Rated Policy

The Contingency Reserve

The Contingency Reserve is funded by the Experience Rated COI Credit less any Retention Charge. The Policy Owner may elect to allocate the entire Contingency Reserve to one of the Contingency Reserve Allocation Options.

When the Death Benefit Proceeds of any Certificate under the Policy becomes payable, a portion of such proceeds will first be deducted from the Policy's Contingency Reserve. See, *Death Benefit Calculation and Operation* below.

If the balance in the Contingency Reserve exceeds the Maximum Contingency Reserve on any Policy Anniversary, then the excess, or the Contingency Reserve Refund, will be refunded to each Certificate's Cash Value within ninety days of each Policy Anniversary. Once the Contingency Reserve Refund is transferred to each Certificate's Cash Value, the amounts will then become a part of the Certificate's Cash Value and will then be available for Certificate loans, partial Surrenders, and full Surrenders.

Death Benefit Calculation and Operation

Upon the death of an Insured under a Certificate under the Policy, we will deduct a portion of the Death Benefit Proceeds from the Contingency Reserve. The amount deducted from the Contingency Reserve will be equal to the Net Amount at Risk on the Insured's date of death multiplied by the current Credibility Factor from the Contingency Reserve as valued on the next Valuation Date. At no time may the Contingency Reserve be less than zero. We reserve the right to recalculate and readjust the Contingency Reserve Refund, if any, upon receiving notice of an Insured's death that occurred prior to the application of the Contingency Reserve Refund.

The Death Benefit and the Maximum Death Benefit

The Death Benefit and Maximum Death Benefit sections of the Certificates under the Policy are amended to include the Contingency Reserve as part of the Enhanced Cash Value.

Adjustment of the Credibility Factor

The Credibility Factor is determined at the time the Policy is issued. The actual percentage will change over time. As the remaining in force Certificates decrease over time, either due to death or Surrender, or as Attained Age of all Insureds increases, the Credibility Factor will decrease so that the portion of the Net Amount at Risk that is attributed to the Experience Rated mechanism also decreases.

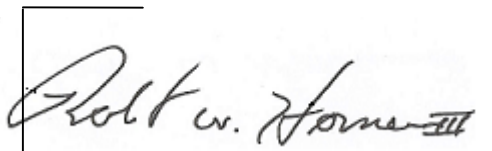
Unwinding of an Experience Rated Policy

Experience-rating will cease when the Credibility Factor reaches zero. When experience-rating ceases, the entire amount of the Contingency Reserve, less any unpaid claims, will be refunded to the remaining in force Certificates' Cash Value. We reserve the right to delay the refund of the Contingency Reserve for a period permitted by law but no longer than six months. If the refund of the Contingency Reserve is delayed, we reserve the right to allocate the Contingency Reserve entirely to the Fixed Account.

Policy Surrender

A Policy Surrender is the complete Surrender of all in force Certificates under the Policy. Upon a Policy Surrender, the amount in the Contingency Reserve, if any, is payable to the Policy Owner.

We reserve the right to pay the Contingency Reserve separately from and at a later date than the payment of the aggregate Cash Surrender Value of all Certificates. We may delay payment of the amount in the Contingency Reserve for a period permitted by law but no longer than six months. If we delay payment of the Contingency Reserve, we will immediately allocate the Contingency Reserve entirely to the Fixed Account until the time payment is made.



Secretary



President

POLICY DATA PAGE

The Policy Data Page includes information about this Policy as of the Policy Date based on information you provided us on the application including any supplemental applications.

POLICY ISSUE INFORMATION

Policy Owner: [Company XYX]

Policy Number: [N000000000]

Policy Date: [January 1, 2013]

State of Issue: [Any State]

EXPERIENCE RATED POLICY INFORMATION

Guaranteed Maximum Policy Variable Sub-Account Asset Charge: [1.75]

Guaranteed Maximum Retention Charge: [100%]

Guaranteed Maximum Contingency Reserve Factor: [100,000%]

Guaranteed Minimum Credibility Factor: 0%

AVAILABLE CONTINGENCY RESERVE PERMITTED SUB-ACCOUNTS

Your Contingency Reserve Permitted Sub-Accounts available as of the Policy Date are listed below. We may subsequently add or eliminate Contingency Reserve Permitted Sub-Accounts as described in the Variable Account Provision of the Certificate.

Contingency Reserve Permitted Sub-Accounts:

**NATIONWIDE VARIABLE INSURANCE
TRUST (NVIT) (Class I)**

____% NVIT Money Market Fund (Class V)

VANGUARD VARIABLE INSURANCE FUND

____% Money Market Port.

NATIONWIDE LIFE INSURANCE CO.

____% Fixed Account



VARIABLE LIFE FUND SUPPLEMENT TO APPLICATION FOR LIFE INSURANCE

Nationwide Life Insurance Company • [Nationwide Business Solutions Group, 1-11-401
• One Nationwide Plaza, Columbus, Ohio 43215-2220 • Phone: 1-877-351-8808 • Fax: 1-855-677-2357]

Section 1 CORPORATION

Corporation Name: Any Corporation

Section 2 OWNER

Owner Name: Any Owner

Section 3 IMPORTANT NOTICE

I UNDERSTAND THAT THE DEATH BENEFIT UNDER A VARIABLE LIFE INSURANCE CERTIFICATE MAY INCREASE OR DECREASE, DEPENDING ON THE INVESTMENT RETURN OF THE SUB-ACCOUNT(S) I SELECT. REGARDLESS OF INVESTMENT RETURN, THE DEATH BENEFIT CAN NEVER BE LESS THAN THE SPECIFIED AMOUNT, AS LONG AS THE CERTIFICATE IS IN FORCE. THE CERTIFICATE VALUE MAY INCREASE OR DECREASE ON ANY DAY, DEPENDING ON THE INVESTMENT RETURN FOR THE CERTIFICATE. NO MINIMUM CERTIFICATE VALUE IS GUARANTEED. ON REQUEST, WE WILL FURNISH ILLUSTRATIONS OF BENEFITS, INCLUDING DEATH BENEFITS AND CERTIFICATE VALUES FOR A VARIABLE LIFE INSURANCE CERTIFICATE FOR THE SAME PREMIUM.

Section 4 SUITABILITY

- | | | Yes | No |
|----|---|-------------------------------------|--------------------------|
| A. | Do you understand that the Death Benefit and Surrender Value may increase or decrease depending on the investment experience of the Variable Account? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| B. | Do you believe that this Certificate will meet your insurance needs and financial objectives? .. | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| C. | Have you received a current Private Placement Memorandum? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Section 5 ALLOCATIONS

FOR CERTIFICATES ISSUED IN STATES WHICH REQUIRE A RETURN OF PREMIUM TO A CERTIFICATE OWNER EXERCISING THE SHORT TERM RIGHT TO CANCEL; NET PREMIUMS WILL BE ALLOCATED TO THE NATIONWIDE NVIT MONEY MARKET FUND IF SELECTED UNTIL THE END OF THE RIGHT TO CANCEL PERIOD. AT THE END OF THIS PERIOD, YOUR CERTIFICATE VALUE WILL BE ALLOCATED TO THE SUB-ACCOUNTS INDICATED BELOW. FOR STATES REQUIRING A RETURN OF CASH VALUE, YOUR NET PREMIUM WILL BE ALLOCATED TO THE SUB-ACCOUNTS AT THE BEGINNING OF THE SHORT TERM RIGHT TO CANCEL PERIOD. YOUR SELECTIONS MUST TOTAL 100%. THESE PERCENTAGES WILL APPLY IN FUTURE YEARS BUT MAY BE CHANGED AT ANY TIME BY THE CERTIFICATE OWNER. (IF NO ALLOCATION INDICATED, MONEY MARKET WILL BE AUTOMATICALLY SELECTED.)

[Funds chosen from the attached list will be inserted here on a case by case basis.]

Section 6 CONTINGENCY RESERVE ALLOCATION

Select One

- A. Allocate the Contingency Reserve 100% to the Fixed Fund ☒
- B. Allocate the Contingency Reserve the same as Section 5 allocation above ☐
- C. Allocate the Contingency Reserve among the funds listed below ☐

NATIONWIDE VARIABLE INSURANCE

TRUST (NVIT) (Class I)

____ % NVIT Money Market Fund (Class V)

VANGUARD VARIABLE INSURANCE FUND

____ % Money Market Port.

NATIONWIDE LIFE INSURANCE CO.

____ % Fixed Account

Section 7 SIGNATURE

Dated at Any City, Any State on July 30, 2012
City and State Month Day Year

Any Rep Any Owner
Signature of Registered Representative Signature of Applicant/Owner/Authorized Officer

If you have any questions, please contact your New Business Coordinator at [1-877-351-8808]

**ALLIANCEBERNSTEIN VARIABLE PRODUCTS
SERIES FUND, INC. (Class A)**

____ % Growth & Income Port.
____ % International Value Port.
____ % Real Estate Investment Port.
____ % Small Cap Growth Port.
____ % Small/Mid Cap Value Port.

**AMERICAN CENTURY VARIABLE
PORTFOLIOS, INC. (Class I)**

____ % Income & Growth Fund
____ % International Fund
____ % Mid Cap Value Fund
____ % Ultra Fund
____ % Value Fund
____ % Vista Fund

**AMERICAN CENTURY VARIABLE
PORTFOLIOS II, INC. (Class II)**

____ % Inflation Protection Fund

**AMERICAN FUNDS INSURANCE SERIES
(Class 2)**

____ % Asset Allocation Fund
____ % Blue Chip Income and Growth Fund
____ % Bond Fund
____ % Global Discovery Fund
____ % Global Growth Fund
____ % Global Small Capitalization Fund
____ % Growth Fund
____ % Growth-Income Fund
____ % High-Income Bond Fund
____ % International Fund
____ % New World Fund
____ % U.S. Government/AAA-Rated
Securities Fund

**BLACKROCK VARIABLE SERIES FUNDS,
INC. (Class II)**

____ % Equity Dividend V.I. Fund (Class I)
____ % Global Allocation V.I. Fund
____ % International Value V.I. Fund (Class I)
____ % Large Cap Core V.I. Fund
____ % Large Cap Value V.I. Fund
____ % Value Opportunities V.I. Fund

DAVIS VARIABLE ACCOUNT FUND, INC.

____ % Financial Port.
____ % Value Port.

**DELAWARE VARIABLE INSURANCE
PRODUCT TRUST (Service Class)**

____ % Small Cap Value Series

DREYFUS (Initial Shares)

____ % IP Mid Cap Stock Port.
____ % IP Small Cap Stock Index Port.
(Service Shares)
____ % IP Technology Growth Port.
(Service Shares)
____ % Socially Responsible Growth Fund
____ % Stock Index Fund, Inc.
____ % VIF Appreciation Port.
____ % VIF International Value Port.

DWS INVESTMENTS VIT FUNDS (Class A)

____ % Small Cap Index VIP

DWS VARIABLE SERIES I (Class B)

____ % Capital Growth VIP

DWS VARIABLE SERIES II (Class B)

____ % Dreman Small Mid Cap Value VIP
____ % Global Thematic VIP
____ % High Income VIP
____ % Large Cap Value VIP

EATON VANCE VARIABLE TRUST

____ % Floating-Rate Income Fund

**FEDERATED INSURANCE SERIES
(Primary Shares)**

____ % High Income Bond Fund II
____ % Kaufmann Fund II
____ % Quality Bond Fund II

**FIDELITY VARIABLE INSURANCE FUND
PRODUCTS (Service Class)**

____ % VIP Asset Manager Growth Port.
____ % VIP Asset Manager Port.
____ % VIP Balanced Port.
____ % VIP Contrafund® Port.
____ % VIP Dynamic Capital Appreciation Port.
____ % VIP Equity-Income Port.
____ % VIP Freedom Fund 2005 Port.
____ % VIP Freedom Fund 2010 Port.
____ % VIP Freedom Fund 2015 Port.
____ % VIP Freedom Fund 2020 Port.
____ % VIP Freedom Fund 2025 Port.
____ % VIP Freedom Fund 2030 Port.
____ % VIP Freedom Fund 2040 Port.
____ % VIP Freedom Income Fund Port.
____ % VIP Growth & Income Port.
____ % VIP Growth Port.
____ % VIP High Income Port.
____ % VIP Index 500 Port. (Initial Class)
____ % VIP Investment Grade Bond Port.
____ % VIP Mid Cap Port.
____ % VIP Overseas Port.
____ % VIP Real Estate Port.
____ % VIP Value Strategies Port.

**FRANKLIN TEMPLETON VARIABLE
INSURANCE PRODUCTS TRUST (Class 2)**

____ % Franklin Flex Cap Growth Securities
Fund
____ % Franklin Income Securities Fund
____ % Franklin Rising Dividends Securities Fund
____ % Franklin Small Cap Value Securities Fund
____ % Franklin Small-Mid Cap Growth
Securities Fund
____ % Franklin Strategic Income Securities Fund
____ % Franklin U.S. Government Fund
____ % Mutual Global Discovery Securities Fund
____ % Templeton Developing Markets
Securities Fund
____ % Templeton Foreign Securities Fund
____ % Templeton Global Bond Securities Fund
____ % Templeton Growth Securities Fund

**GOLDMAN SACHS VARIABLE INSURANCE
TRUST (Institutional Shares)**

____ % Growth Opportunities Fund
(Service Shares)
____ % Structured Small Cap Equity Fund
____ % Structured U.S. Equity Fund

**INVESCO VARIABLE INSURANCE FUNDS
(Series I)**

____ % Basic Value Fund
____ % Capital Appreciation Fund
____ % Capital Development Fund
____ % Core Equity Fund
____ % Global Health Care Fund
____ % Global Real Estate Fund
____ % High Yield Fund
____ % International Growth Fund
____ % Mid Cap Core Equity Fund
____ % Small Cap Equity Fund
____ % Technology Fund
____ % Utilities Fund

INVESCO VAN KAMPEN V.I. SERIES (Class I)

____ % Equity and Income Fund (Class II)
____ % Global Value Equity Fund
____ % Growth and Income Fund
____ % Mid Cap Value Fund

**IVY FUNDS VARIABLE INSURANCE
PORTFOLIOS, INC.**

____ % Asset Strategy
____ % Balanced
____ % Core Equity
____ % Growth
____ % High Income
____ % International Core Equity
____ % Real Estate Securities
____ % Science & Technology
____ % Small Cap Growth
____ % Small Cap Value
____ % Value

J.P. MORGAN INSURANCE TRUST (Class I)

____ % Core Bond Port.
____ % Mid Cap Value Port.

JANUS ASPEN SERIES (Service Shares)

____ % Balanced Port.
____ % Enterprise Port.
____ % Flexible Bond Port.
____ % Forty Port.
____ % Global Technology Port.
____ % Overseas Port.
____ % Perkins Mid Cap Value Port.
____ % Worldwide Port.

**LAZARD RETIREMENT SERIES, INC.
(Service Shares)**

____ % Retirement Emerging Markets Equity
Port.

**LEGG MASON CLEARBRIDGE VARIABLE
(Class I)**

____ % Small Cap Growth Port.

**LINCOLN VARIABLE INSURANCE PRODUCTS
TRUST (Service Class)**

____ % Baron Growth Opportunities Fund

LORD ABBETT SERIES FUND, INC. (Class VC)

____ % Bond Debenture Port.
____ % Growth and Income Port.
____ % Mid Cap Value Port.

M FUND, INC.

____ % M Business Opportunity Value Fund
____ % M Capital Appreciation Fund
____ % M International Equity Fund
____ % M Large Cap Growth Fund

**MFS® VARIABLE INSURANCE TRUST
(Service Class)**

____ % Core Equity Series
____ % Growth Series
____ % Investors Growth Stock Series
____ % Research International Series
____ % Total Return Series
____ % Utilities Series
____ % Value Series

**MFS® VARIABLE INSURANCE TRUST II
(Service Class)**

____ % Bond Port.
____ % Global Tactical Allocation Port.
____ % International Growth Port.
____ % International Value Port.
____ % Massachusetts Investors Growth Stock
Port.

NATIONWIDE

- ___ % GSAM Diversified Mortgage Strategy
- ___ % GSAM Money Market
- ___ % LASSO Managed Account

NATIONWIDE NVIT INVESTOR DESTINATIONS (Class II)

- ___ % Aggressive Fund
- ___ % Conservative Fund
- ___ % Moderate Fund
- ___ % Moderately Aggressive Fund
- ___ % Moderately Conservative Fund

NATIONWIDE VARIABLE INSURANCE TRUST (NVIT) (Class I)

- ___ % American Century NVIT Growth Fund
- ___ % Federated NVIT High Income Bond Fund
- ___ % NVIT Cardinal Aggressive Fund
- ___ % NVIT Cardinal Balanced Fund
- ___ % NVIT Cardinal Capital Appreciation Fund
- ___ % NVIT Cardinal Conservative Fund
- ___ % NVIT Cardinal Moderate Fund
- ___ % NVIT Cardinal Moderately Aggressive Fund
- ___ % NVIT Cardinal Moderately Conservative Fund
- ___ % NVIT Core Bond Fund
- ___ % NVIT Core Plus Bond Fund
- ___ % NVIT Emerging Markets Fund
- ___ % NVIT Government Bond Fund
- ___ % NVIT International Equity Fund
- ___ % NVIT International Index Fund (Class 2)
- ___ % NVIT Mid Cap Index Fund
- ___ % NVIT Money Market Fund (Class V)
- ___ % NVIT Multi Manager International Growth Fund
- ___ % NVIT Multi Manager International Value Fund
- ___ % NVIT Multi Manager Large Cap Growth Fund
- ___ % NVIT Multi Manager Large Cap Value Fund
- ___ % NVIT Multi Manager Mid Cap Growth Fund
- ___ % NVIT Multi Manager Mid Cap Value Fund
- ___ % NVIT Multi Manager Small Cap Growth Fund
- ___ % NVIT Multi Manager Small Cap Value Fund
- ___ % NVIT Multi Manager Small Company Fund
- ___ % NVIT Multi Sector Bond Fund
- ___ % NVIT Nationwide® Fund
- ___ % NVIT Real Estate Fund
- ___ % NVIT Short Term Bond Fund
- ___ % Van Kampen NVIT Comstock Value Fund

NEUBERGER BERMAN ADVISERS MANAGEMENT TRUST (I Class)

- ___ % Guardian Port.
- ___ % Mid-Cap Growth Port.
- ___ % Partners Port.
- ___ % Regency Port.
- ___ % Small Cap Growth Port. (S Class)
- ___ % Socially Responsive Port.

OPPENHEIMER VARIABLE ACCOUNT FUNDS (Non-Service Shares)

- ___ % Capital Appreciation Fund/VA
- ___ % Core Bond Fund/VA
- ___ % Global Securities Fund/VA
- ___ % Global Strategic Income Fund/VA
- ___ % International Growth Fund/VA
- ___ % Main Street Fund® /VA
- ___ % Main Street Small- & Mid-Cap Fund/VA
- ___ % Small- & Mid-Cap Growth Fund/VA

PIMCO VARIABLE INSURANCE TRUST (Administrative Class)

- ___ % All Asset Port.
- ___ % Commodity RealReturn Strategy Port.
- ___ % Foreign Bond Port. (unhedged)
- ___ % High Yield Port.
- ___ % Long-Term U.S. Government Port.
- ___ % Low Duration Port.
- ___ % Real Return Port.
- ___ % Total Return Port.

PIONEER VARIABLE CONTRACTS TRUST (Class I)

- ___ % Bond VCT Port.
- ___ % Emerging Markets VCT Port.
- ___ % Equity Income VCT Port.
- ___ % High Yield VCT Port.

PUTNAM VARIABLE TRUST (Class IB)

- ___ % American Government Income Fund
- ___ % Diversified Income Fund
- ___ % Equity Income Fund
- ___ % George Putnam Balanced Fund
- ___ % Global Asset Allocation Fund
- ___ % Global Equity Fund
- ___ % Global Health Care Fund
- ___ % Global Utilities Fund
- ___ % Growth & Income Fund
- ___ % Growth Opportunities Fund
- ___ % High Yield Fund
- ___ % Income Fund
- ___ % International Growth Fund
- ___ % International Value Fund
- ___ % Investors Fund
- ___ % Multi-Cap Growth Fund
- ___ % Research Fund
- ___ % Small Cap Value Fund
- ___ % Voyager Fund

ROYCE CAPITAL FUND (Investment Class)

- ___ % Micro-Cap Port.
- ___ % Small-Cap Port.

T. ROWE PRICE EQUITY SERIES, INC.

- ___ % Blue Chip Growth Port. II
- ___ % Equity Income Port. II
- ___ % Health Sciences Port. II
- ___ % New America Growth Port.
- ___ % Personal Strategy Balanced Port.

T. ROWE PRICE FIXED INCOME SERIES, INC.

- ___ % Limited-Term Bond Port.

T. ROWE PRICE INTERNATIONAL SERIES, INC.

- ___ % International Stock Port.

THIRD AVENUE VST

- ___ % Third Avenue Value Port.

THE UNIVERSAL INSTITUTIONAL FUNDS, INC. (Class I)

- ___ % Core Plus Fixed Income Port.
- ___ % Emerging Markets Debt Port.
- ___ % Global Real Estate Port. (Class II)
- ___ % Global Tactical Asset Allocation Port.
- ___ % Growth Port.
- ___ % Mid Cap Growth Port.
- ___ % U.S. Real Estate Port.

VAN ECK VIP TRUST (Initial Class)

- ___ % Emerging Markets Fund
- ___ % Global Hard Assets Fund
- ___ % Multi-Manager Alternatives Fund

VANGUARD VARIABLE INSURANCE FUND

- ___ % Balanced Port.
- ___ % Capital Growth Port.
- ___ % Diversified Value Port.
- ___ % Equity Income Port.
- ___ % Equity Index Port.
- ___ % Growth Port.
- ___ % High Yield Bond Port.
- ___ % International Port.
- ___ % Mid-Cap Index Port.
- ___ % Money Market Port.
- ___ % REIT Index Port.
- ___ % Short-Term Investment Grade Port.
- ___ % Small Company Growth Port.
- ___ % Total Bond Market Index Port.
- ___ % Total Stock Market Index Port.

WELLS FARGO ADVANTAGE VARIABLE TRUST

- ___ % Discovery Fund
- ___ % Intrinsic Value Fund (Class II)
- ___ % Opportunity Fund (Class II)
- ___ % Small Cap Growth Fund (Class II)
- ___ % Small Cap Value Fund (Class II)
- ___ % Total Return Bond Fund

NATIONWIDE LIFE INSURANCE CO.

- ___ % Fixed Account

SERFF Tracking #:	NWPA-128593901	State Tracking #:	Company Tracking #:
			VLO-0810-AO; VLO-0782-AO(ER); COLI-4033,...

State:	Arkansas	Filing Company:	Nationwide Life Insurance Company
TOI/Sub-TOI:	L06G Group Life - Variable/L06G.002 Single Life - Flexible Premium		
Product Name:	VLO-0810-AO, Experience Rated Endorsement, et al.		
Project Name/Number:	VLO-0810-AO, Experience Rated Endorsement, et al./VLO-0810-AO, Experience Rated Endorsement, et al.		

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
Certification - NWL.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Application		
Comments:	<p>The following application forms that could possibly be used:</p> <p>COLI-3000-E-US5, Corporate Master Application, approved 10-04-2011, SERFF #NWPA-127635990, State Tracking #49890</p> <p>COLI-3001-F-US4, Corporate Enrollment Form for Consent to Insurance, approved 12-05-2011, SERFF #NWPA-127834967, State Tracking #50361</p> <p>COLI-3002-E-US4, Corporate Enrollment Form for Consent to Insurance with Beneficiary, approved 12-05-2011, SERFF #NWPA-127834967, State Tracking #50361</p> <p>COLI-3003-G-US3, Corporate Application for Life Insurance, approved 10-04-2011, SERFF #NWPA-127635990, State Tracking #49890</p> <p>COLI-3007-C-US4, Corporate Application for Policy/Certificate Change, approved 10-04-2011, SERFF #NWPA-127635990, State Tracking #49890</p> <p>COLI-3008-B-US3, Corporate Master Application Change Form, approved 10-04-2011, SERFF #NWPA-127635990, State Tracking #49890</p> <p>COLI-3011-W, Variable Life Fund Supplement, approved 12-05-2011, SERFF #NWPA-127834967, State Tracking #50361</p> <p>COLI-3012-E-US4, Corporate Enrollment Form for Consent to Insurance, approved 12-05-2011, SERFF #NWPA-127834967, State Tracking #50361</p> <p>COLI-4011-A, Insurance Schedule for Corporate Master Application, approved 12-05-2011, SERFF #NWPA-127834967, State Tracking #50361</p>		

		Item Status:	Status Date:
Satisfied - Item:	Additional forms used		

SERFF Tracking #:	NWPA-128593901	State Tracking #:		Company Tracking #:	VLO-0810-AO; VLO-0782-AO(ER); COLI-4033,...
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State:	Arkansas	Filing Company:	Nationwide Life Insurance Company
TOI/Sub-TOI:	L06G Group Life - Variable/L06G.002 Single Life - Flexible Premium		
Product Name:	VLO-0810-AO, Experience Rated Endorsement, et al.		
Project Name/Number:	VLO-0810-AO, Experience Rated Endorsement, et al./VLO-0810-AO, Experience Rated Endorsement, et al.		

Comments:	The following additional forms are used: Life 3940-B, Guaranty Association Disclaimer Notice VLO-0607-E, Important Information for Policy Owners Notice
Attachment(s):	
Life 3940-B.pdf VLO-0607-E.pdf	

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability		
Comments:			
Attachment(s):			
VLO-0810-AO SOV.pdf			



ARKANSAS

Certificate of Compliance

Insurer: Nationwide Life Insurance Company

Form Numbers: VLO-0810-AO, Experience Rated Endorsement
VLO-0782-AO(ER), Policy Data Page
COLI-4033, Variable Life Fund Supplement

I have reviewed or supervised the review of the above forms. To the best of my knowledge and belief, they are in compliance with the rules and requirements of Regulation 19 and 49 of the Arkansas Statute, ACA 23-80-206, ACA 23-79-138, Bulletin 11-88, and the rules and requirements of Regulation 33, particularly Articles IV, VII, IX and XI.

You have our assurance that any maximum cost of insurance changes and/or any minimum accumulation rates will be re-filed with the department.

Form VLO-0810-AO meets the Flesch readability requirements as explained in Title 23-80-206 of the Arkansas Insurance Code. VLO-0782-AO(ER), Policy Data Page and COLI-4033, Variable Life Fund Supplement are exempt from scoring.

A handwritten signature in black ink, reading "James J. Rabenstine".

James J. Rabenstine
Vice President
NF Compliance
Date: 08/31/2012

Nationwide Life Insurance Company

Home Office: One Nationwide Plaza • Columbus, Ohio 43215-2220

LIMITATIONS AND EXCLUSIONS UNDER THE ARKANSAS LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION ACT

Residents of this state who purchase life insurance, annuities or health and accident insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association"). The purpose of the Guaranty Association is to assure that policy and contract owners will be protected, within certain limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of policy owners who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by the member insurers through the Guaranty Association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting insurance companies that are well managed and financially stable.

DISCLAIMER

The Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association") may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions and require continued residency in this state. You should not rely on coverage by the Guaranty Association in purchasing an insurance policy or contract.

Coverage is NOT provided for your policy or contract or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.

Insurance companies or their agents are required by law to provide you with this notice. However, insurance companies and their agents are prohibited by law from using the existence of the Guaranty Association to induce you to purchase any kind of insurance policy.

The Arkansas Life and Health Insurance Guaranty Association
c/o The Liquidation Division
1023 West Capitol
Little Rock, Arkansas 72201

Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

The state law that provides for this safety-net is called the Arkansas Life and Health Insurance Guaranty Association Act ("Act"). Below is a brief summary of the Act's coverages, exclusions and limits. This summary does not cover all provisions of the Act; nor does it in any way change anyone's rights or obligations under the Act or the rights or obligations of the Guaranty Association.

COVERAGE

Generally, individuals will be protected by the Guaranty Association if they live in this state and hold a life, annuity or health insurance contract or policy, or if they are insured under a group insurance contract issued by a member insurer. The beneficiaries, payees or assignees of policy or contract owners are protected as well, even if they live in another state.

EXCLUSIONS FROM COVERAGE

However, persons owning such policies are NOT protected by the Guaranty Association if:

- They are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state);
- The insurer was not authorized to do business in this state;
- Their policy or contract was issued by a nonprofit hospital or medical service organization, an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policy or contract owner is subject to future assessments, or by an insurance exchange.

The Guaranty Association also does NOT provide coverage for:

- Any policy or contract or portion thereof which is not guaranteed by the insurer or for which the owner has assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract;
- Any policy of reinsurance (unless an assumption certificate was issued);
- Interest rate yields that exceed an average rate;
- Dividends and voting rights and experience rating credits;
- Credits given in connection with the administration of a policy by a group contract holder;
- Employers' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- Unallocated annuity contracts (which give rights to group contractholders, not individuals);
- Unallocated annuity contracts issued to/in connection with benefit plans protected under Federal Pension Benefit Corporation ("FPBC")(whether the FPBC is yet liable or not);
- Portions of an unallocated annuity contract not owned by a benefit plan or a government lottery (unless the owner is a resident) or issued to a collective investment trust or similar pooled fund offered by a bank or other financial institution);
- Portions of a policy or contract to the extent assessments required by law for the Guaranty Association are preempted by State or Federal law;
- Obligations that do not arise under the policy or contract, including claims based on marketing materials or side letters, riders, or other documents which do not meet filing requirements, or claims for policy misrepresentations, or extra-contractual or penalty claims;
- Contractual agreements establishing the member insurer's obligations to provide book value accounting guarantees for defined contribution benefit plan participants (by reference to a portfolio of assets owned by a nonaffiliate benefit plan or its trustees).

LIMITS ON AMOUNT OF COVERAGE

The Act also limits the amount the Guaranty Association is obligated to cover: The Guaranty Association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the Guaranty Association will pay a maximum of \$300,000 - no matter how many policies and contracts there were with the same company, even if they provided different types of coverages. Within this overall \$300,000 limit, the Association will not pay more than \$300,000 in health insurance benefits, \$300,000 in present value of annuity benefits, or \$300,000 in life insurance death benefits or net cash surrender values - again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages. There is a \$1,000,000 limit with respect to any contract holder for unallocated annuity benefits, irrespective of the number of contracts held by the contract holder. These are limitations for which the Guaranty Association is obligated before taking into account either its subrogation and assignment rights or the extent to which those benefits could be provided out of the assets of the impaired or insolvent insurer.



IMPORTANT INFORMATION FOR POLICYOWNERS

If you need to contact someone about this policy for any reason, please contact your Nationwide Representative. If you have additional questions or need assistance you may contact Nationwide Financial – Corporate Insurance Markets.

You may write or call:

Nationwide Life Insurance Company
Nationwide Financial
Corporate Insurance Markets (1-11-401)
Columbus, Ohio 43215-2220

Please call toll free between the hours of 8:00 a.m. and 4:30 p.m. Eastern Time

1-(877)-351-8808

1-(800)-238-3035 (TDD)

Telecommunication Device for the Deaf

You may also contact:

Arkansas Insurance Department
Consumer Services Division
1200 West Third
Little Rock, Arkansas 72201-1904
1 - (800) - 852 - 5494

Written correspondence is preferable so that a record of your inquiry is maintained. When contacting your Nationwide Representative, Nationwide, or the Bureau of Insurance, please have your policy number available.

Statement of Variability
VLO-0810-AO, Experience Rated Endorsement
VLO-0782-AO(ER), Group Private Placement Policy Data Page
COLI-4033, Variable Life Fund Supplement

VLO-0810-AO

Policy Forms	Reason
Home office address and telephone number	These items are bracketed on the policy form as they could possibly change over time.
Nationwide Officer Signatures	These signatures are bracketed on the policy and rider forms as Officers could possibly change over time.

VLO-0782-AO(ER)

Policy Data Page 3	Reason
<ul style="list-style-type: none"> Policy Issue Information 	Bracketed fields in this section are specific to each Policy and will be determined at issue
Policy Owner	Varies according to new issues. Will contain the name of the entity (company or trust) or individual to which the Policy is issued.
Policy Number	Varies according to new issues
Policy Date	Varies according to new issues
State of Issue	Varies according to new issues
<ul style="list-style-type: none"> Experience Rated Policy Information 	
Guaranteed Maximum Retention Charge	The actual guaranteed maximum retention charge will be entered here and will vary by case. 100.00% is the greatest percentage that will ever be inserted (0.00% - 100.00%)
Guaranteed Maximum Contingency Reserve Factor	The actual guaranteed maximum contingency reserve factor will be entered here and will vary by case. 100,000% is the greatest percentage that will ever be inserted (0.00% - 100,000%)
<ul style="list-style-type: none"> Available Contingency Reserve Permitted Sub-Accounts 	
Contingency Reserve Permitted Sub-Accounts	Varies according to investment options elected by the Certificate Owner.

COLI-4033

Nationwide's Business Group Name, Address, Phone Number and Fax Number	Nationwide's Business Group Name, address, fax and/or telephone information is bracketed throughout each form in case they change in the future.
List of Variable Subaccounts	Lists all subaccounts available so the applicant can choose allocations.